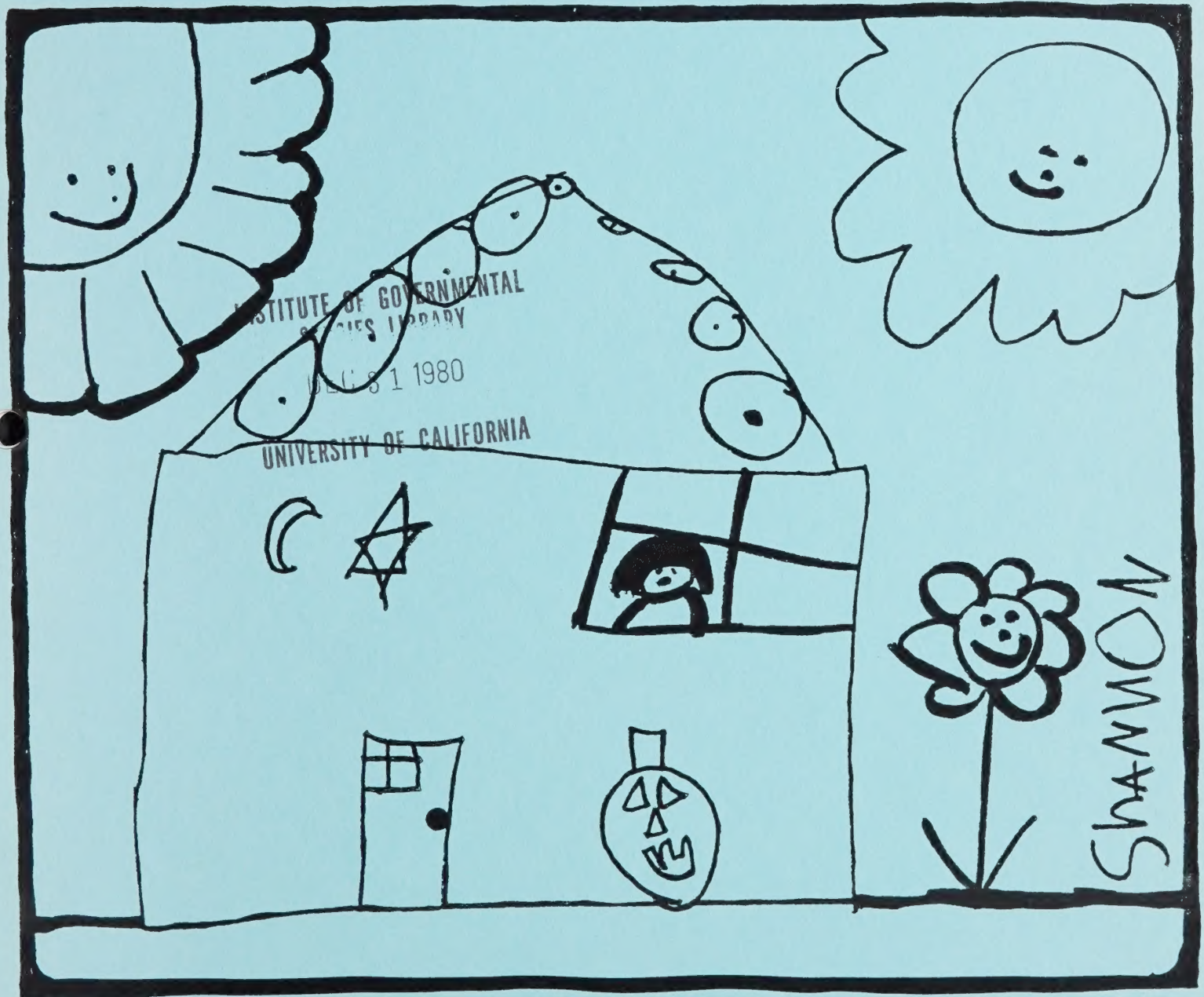


# Part IX Housing Element

San Diego County General Plan-1990

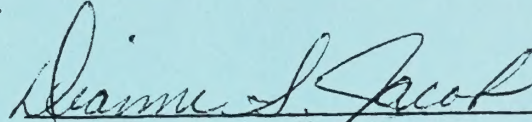


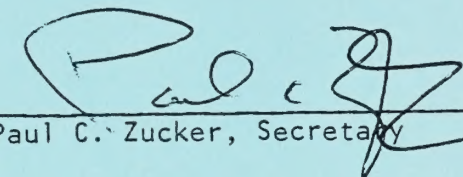
ADOPTED BY  
BOARD OF SUPERVISORS  
MAY 15, 1975  
REVISED  
APRIL 23, 1980  
GPA 79 - HE



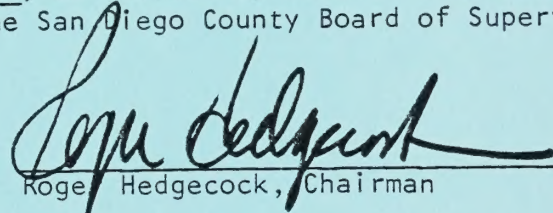
CERTIFICATE OF ADOPTION

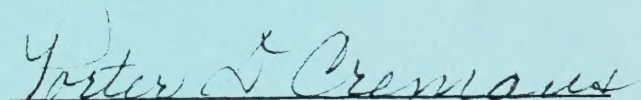
I hereby certify that this is the text of the Housing Element, Section 1, Part IX, of the San Diego County General Plan - 1990, as revised by General Plan Amendment (GPA) 79-HE, and that it was approved for adoption by the San Diego County Planning Commission on the 21st day of March, 1980.

  
Dianne S. Jacob, Chairperson

  
Attest: Paul C. Zucker, Secretary

I hereby certify that this is the text of the Housing Element, Section 1, Part IX, of the San Diego County General Plan - 1990, as revised by General Plan Amendment (GPA) 79-HE, and that it was adopted by the San Diego County Board of Supervisors on the 23rd day of April, 1980.

  
Roger Hedgecock, Chairman

  
Attest: Porter D. Cremans  
Clerk of the Board

Adopted May 15, 1975  
First Amendment April 23, 1980, GPA 79-HE

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HOUSING ELEMENT  
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# 1. INTRODUCTION AND AUTHORITY FOR REVISING THE HOUSING ELEMENT

In January 1979, the Board of Supervisors adopted the following goals to guide revision of the Housing Element and development of a County housing strategy:

1. Assist the private sector to ensure that new residential construction will be adequate to meet the needs of the forecast population of the unincorporated area and the need for replacement of deteriorated units if adequate public services and facilities are available. Housing should be available in a variety of styles, tenancy types, and prices in every community in the County in order to ensure this.
2. Assist the private sector to assure that adequate affordable shelter within an adequate living environment will be available to all households in the unincorporated area if adequate public services and facilities are available. Maximize the use of all federal and state programs available to the County to provide housing for low and moderate income households.
3. Assist the private sector by the expeditious processing of all ministerial and discretionary land use permits.
4. Existing housing stock should be maintained in good repair and existing residential communities protected from deterioration. All neighborhoods should have adequate and coordinated public and private services and facilities, clean air, quiet and pleasant surroundings, reasonable assurance of safety and security, and a sense of community life.

This revision has been sensitive to the goals and policies of the other elements of the General Plan and the Growth Management Plan. In cases where conflicts appeared, policies have been recommended to resolve them.

This element is part of the General Plan of San Diego County which only has jurisdiction over the unincorporated area of the County. The policies and programs as stated in the element apply to the unincorporated area. However, there is discussion in the element of the County as a whole relating facts and figures by Subregional Area, Community Planning Area and incorporated cities. This information can assist other municipalities in their element formation. Thus, "County", in this document refers to either the unincorporated area or the County as a whole, depending upon the context of the discussion.



## II. NEEDS ASSESSMENT

### INTRODUCTION

In order to meet the goals of the Housing Element and plan for the unincorporated area's housing needs, an assessment must be made of the current and future housing needs. This section will describe some of the characteristics of the population which affect its housing needs and some of the characteristics of the housing stock and the housing market which affect their ability to meet the needs. The factors impacting this need exist on a regionwide basis, and will be discussed within a regional context. The Fair Share Allocation Formula assigns to the unincorporated areas that share of the overall needs which they reasonably should be expected to meet.

### CHARACTERISTICS OF THE POPULATION NEEDING HOUSING

The major determinant of housing need is population increase. It is apparent that the County will continue to grow over the life of this plan. One of the most important characteristics of this population growth is the trend in the County and in the United States as a whole to smaller households. An increasing population combined with a trend to smaller households will mean an increasing demand for housing units. Within the County, the unincorporated area has generally had a larger average household size than the cities, but it too has been decreasing. Figure 1 shows the past and projected number of households and average household size by subarea.

FIGURE 1

### HOUSEHOLDS & HOUSEHOLD SIZE SAN DIEGO COUNTY

Major Statistical Area	1970 <sup>1</sup>		1975 <sup>2</sup>		1978 <sup>3</sup>		1980 <sup>4</sup>		1985 <sup>4</sup>	
	HH	Size	HH	Size	HH	Size	HH	Size	HH	Size
Central	152,550	2.79	162,604	2.4	168,821	2.4	175,000	2.43	186,500	2.4
North City	89,884	3.33	130,387	3.11	147,026	2.84	159,800	2.85	187,800	2.79
South Suburban	41,849	3.53	53,284	3.27	58,547	3.09	66,100	3.00	78,300	2.83
East Suburban	70,698	3.19	94,462	2.97	107,008	2.84	117,600	2.73	140,000	2.64
North County	62,628	3.11	95,310	2.93	115,996	2.7	133,600	2.66	171,800	2.53
East County	<u>2,631</u>	<u>2.78</u>	<u>3,246</u>	<u>2.58</u>	<u>4,654</u>	<u>2.31</u>	<u>4,100</u>	<u>2.49</u>	<u>4,800</u>	<u>2.48</u>
TOTAL	420,290	3.12	539,293	2.88	602,452	2.7	656,200	2.69	769,200	2.62
UNINCORP.	70,378	3.23	113,064	3.20	121,837	3.0	143,400	—	181,100	—

Sources: <sup>1</sup> 1970 Census      <sup>3</sup> IPO Population & Housing Estimate  
<sup>2</sup> 1975 Special Census      <sup>4</sup> CPO Series IVB Population Forecasts

The most obvious characteristic which constrains the ability of an individual or household to find suitable shelter is income. In recent years, the rate of increase of the median household income in San Diego County has not kept pace with the rate of increase of the median cost of a single family home. Figure 2 shows changes in household income between 1970 and 1975.

FIGURE 2

### MEDIAN HOUSEHOLD INCOME SAN DIEGO COUNTY

Major Statistical Area	1970	1975	% Increase
Central	\$ 4,860	\$ 9,379	93%
North City	9,519	14,506	52
South Suburban	9,377	12,373	32
East Suburban	8,920	11,900	33
North County	7,261	10,849	49
East County	<u>5,823</u>	<u>9,987</u>	<u>72</u>
COUNTY	\$ 7,627	\$11,499	51%

Source: 1970 Census ; 1975 Special Census

Note: A more detailed breakdown of income figures from the 1975 Special Census is contained in Appendix A of a Technical Support Document.



Another factor which affects housing needs is age. Changes in the age structure of the population mean changes in the demand for different types of housing. Young people and older people typically do not choose to invest or have the money to invest in a single family home, and an increase in these age groups is likely to mean an increase in the demand for apartments, townhouses, condominiums and mobilehomes. Figure 3 shows the number and percent of households in the County by age of head, projected to 1995.

FIGURE 3

HOUSEHOLDS BY AGE OF HEAD  
SAN DIEGO COUNTY, 1970-1995

Age of Household Head	<u>1970</u>	<u>%</u>	<u>1975</u>	<u>%</u>	<u>1985</u>	<u>%</u>	<u>1995</u>	<u>%</u>
14-24	44,600	10.5	61,300	11.4	67,700	8.9	58,100	6.1
25-34	84,500	20.0	127,900	23.8	187,900	24.8	188,300	19.8
35-44	81,000	19.1	94,500	17.5	159,500	21.1	225,500	23.7
45-64	141,000	33.3	162,700	30.2	193,700	25.6	273,000	28.7
65 or more	<u>72,400</u>	<u>17.1</u>	<u>92,100</u>	<u>17.1</u>	<u>148,800</u>	<u>19.6</u>	<u>205,200</u>	<u>21.6</u>
TOTAL	423,500	100.0%	538,500	100.0%	757,600	100.0%	950,100	99.9%

Source: 1970 Census; Projections by CPO, Series IVB

Other characteristics of the population which have an influence on housing need are:

1. Ethnicity, which is associated with lower incomes, larger families, and limitations on access to housing due to discrimination; and includes the special problems of Indochinese refugees and undocumented aliens.
2. Single parent families, which are more often headed by women, and whose incomes average lower than men's.



3. Student and military households, which also tend to have lower incomes and specific locational needs.

A discussion of the impact of these characteristics may be found in the Technical Support Document.

#### CHARACTERISTICS OF THE HOUSING STOCK

In any year, the number of new dwelling units that come on the market is very small in comparison to the number of existing units. Annually, new units represent less than 5% of the total housing stock. This means that many people seeking housing must look among existing stock. Figure 4 below shows the number of units by type for each area of the County. The number of multi-family units and mobilehomes has increased relative to single family homes. Since multi-family units and mobilehomes are less expensive than single family homes the demand for them has increased with the rapid inflation in the cost of single family homes. Condominiums were such a small segment of the market in 1970 that they were not separated from other multi-family units in the 1970 census, but in 1977 according to the tax assessor's information, condominiums and cooperatives represented 8% of the total stock.

One would expect that the ratio of owner-occupied to renter-occupied housing units would change as the cost of buying a home increased. This does appear to be occurring but only to a small extent. People are still buying, but they are buying condominiums or mobilehomes instead of single family homes. Figure 5 shows that low income people are more likely to rent than to own their own homes.

FIGURE 4

HOUSING UNIT CHARACTERISTICS  
SAN DIEGO COUNTY

Major Statistical Area	1970			1975			1978		
	SF *	MF *	MH *	SF	MF	MH	SF	MF	MH
Central	92,582	59,873	1,485	93,735	73,944	4,775	95,613	79,587	1,703
North City	68,486	25,851	1,868	90,588	45,210	2,811	95,977	54,309	2,633
So. Suburban	28,462	10,801	4,994	31,607	18,187	5,631	34,462	19,985	5,762
East Suburban	54,485	12,904	6,718	65,325	23,805	10,839	69,213	29,560	11,991
North County	50,206	13,932	6,037	60,984	33,740	11,898	71,747	36,591	14,260
East County	4,249	330	270	5,001	210	564	5,260	210	598
Total County	305,470	123,691	21,372	347,240	195,096	36,518	372,272	220,242	37,007
UNINCORPORATED AREA**	67,115	7,387	7,972	89,782	19,411	14,441	91,621	19,436	16,276

\*SF = Single family, MF = Multi-family, MH = Mobilehome

\*\*The incorporation of Lemon Grove in July 1977 removes that housing stock from the unincorporated area totals and should not lead to the conclusion that the rate of growth for the unincorporated area dropped behind that of the County as a whole.

Sources: 1970 Census; 1975 Special Census and 1978 IPO  
Population and Housing Estimate

FIGURE 5

NUMBER & PERCENT OWNERS & RENTERS BY INCOME  
SAN DIEGO COUNTY

		Owner Occupied		Renter Occupied		TOTAL
		#	%	#	%	
TOTAL		304,700	56.6	233,600	43.4	538,300
Under	\$ 3,000	14,400	34.8	27,000	65.2	41,400
\$ 3,000 -	4,999	15,700	24.9	47,300	75.1	63,000
5,000 -	6,999	21,000	38.4	33,700	61.6	54,700
7,000	9,999	30,200	40.3	44,700	59.7	74,900
10,000	14,999	64,100	58.1	46,300	41.9	110,400
15,000	19,999	59,900	77.4	17,500	22.6	77,400
20,000	24,999	38,200	81.3	8,800	18.7	47,000
25,000	34,999	35,300	86.7	5,400	13.3	40,700
\$35,000+		25,900	89.9	2,900	10.1	28,800
Median Income		\$15,600		\$7,700		

Source: U.S. Bureau of the Census; Annual Housing Survey - 1975

Note: Income figures are based on families and primary individuals, not including unrelated wage earners. This is more likely to lead to underestimation of incomes of renter households.

Vacancy rates are very difficult to determine accurately. To do so would be quite costly in San Diego County. The vacancy rates as estimated for almost all types of units are low throughout the County and have been for some time. When there is not an adequate supply of vacant units, the price of existing units is driven up as people bid for the available housing. Those most hurt are the lower income households which cannot compete as well in the tight market. Typically, the Federal Department of Housing and Urban Development considers a vacancy rate of 4% to be the minimum necessary for a healthy housing market.

FIGURE 6

VACANCY RATE  
SAN DIEGO COUNTY

	<u>1970</u>	<u>1975</u>
Central	5.2	4.6
North City	6.6	3.9
South Suburban	6.1	2.3
East Suburban	5.0	3.8
North County	7.7	6.1
East County	47.3	25.9
TOTAL	6.4	4.6
UNINCORPORATED AREA	10.5	4.9

Sources: 1970 Census and IPO Population and Housing Estimates  
Appendix A contains vacancy information by subregional area.

Note: Vacant = percent of total single and multi-family units. This will include summer homes, dilapidated units and units rented or sold awaiting occupancy. This especially effects East County and beach areas.

In addition to the number of units and vacancy rate, it is important to look at the condition of the housing stock. It is clear from Figure 7 that obvious deterioration of the housing stock is not a major problem in San Diego County and, in the unincorporated area, only amounts to an overall 3.58%. Housing



condition must be monitored as housing stock ages, however.

FIGURE 7  
CONDITION OF STRUCTURE  
SAN DIEGO COUNTY

Major Statistical Area	Sound	%	Deteriorated	%	Dilapidated	%	Total Assessed
Central	160,231	94.58	8,495	5.01	693	.41	169,419
North City	135,397	99.24	985	.72	48	.04	136,430
South Suburban	53,666	98.43	776	1.42	78	.14	54,520
East Suburban	93,500	96.80	2,799	2.90	290	.30	96,589
North County	99,737	96.64	3,129	3.03	334	.32	103,200
East County	5,074	89.52	481	8.49	113	1.99	5,668
TOTAL:	547,605	95.87	16,665	3.60	1,556	.53	565,826
UNINCORP.	116,949	96.42	3,803	3.14	535	.44	121,287

Source: 1975 Special Census

Note: This assessment is based on the visual appraisal of the census enumerators. Approximately 2.6% of the units were not included.

Housing cost is a major characteristic of the housing stock which affects its accessibility to all economic segments of the community.

Many variables enter into home pricing and information on the cost of existing housing is not easy to obtain. Averages must be used cautiously in making comparisons. That housing costs are rapidly rising is the undisputed conclusion from a multitude of sources. Figure 8 provides a price distribution for new homes and condominiums in 1977.

Figure 9 gives housing market trends for 1976, 1977 and 1978 based on sales of new and existing family homes (excludes apartments and condominiums) by subregional area. Average housing costs may be nearly seven times average income by 1985. By 1995, if current trends continue, monthly payments would exceed monthly income. Eventually, the rate of increase must level off.

FIGURE 8

PRICE DISTRIBUTION OF NEW HOMES  
SAN DIEGO COUNTY, 1977

Price	Detached		Attached		Total	
	Number	Percent	Number	Percent	Number	Percent
Under \$40,000	231	0.8	4,686	24.0	4,917	9.8
\$ 40,000- 55,000	11,689	38.2	5,297	27.2	16,986	33.9
55,000- 70,000	8,437	27.5	4,636	23.8	13,073	26.1
70,000- 85,000	5,776	18.9	2,109	10.8	7,885	15.7
85,000-100,000	2,268	7.4	1,134	5.8	3,402	6.8
100,000-115,000	585	1.9	527	2.7	1,112	2.2
115,000-130,000	765	2.5	470	2.4	1,235	2.5
130,000-145,000	328	1.1	320	1.6	648	1.3
Over \$145,000	557	1.8	303	1.6	865	1.7
Total	30,637	100.0	19,487	100.0	50,124	100.0

SOURCE: First American Title Insurance Company, Housing Impact,  
March-1977, June-1977, and September-1977.

FIGURE 9

AVERAGE PRICE: EXISTING HOUSING  
SAN DIEGO COUNTY

SUBREGIONAL AREA	1976		1977		1978	
	Number	Average Price	Number	Average Price	Number	Average Price
01 Central SD	502	\$45,999	628	\$57,865	556	\$70,509
02 Peninsula	437	70,921	498	89,476	409	119,767
03 Coronado	162	85,044	161	111,782	70	139,758
04 National City	179	34,606	231	40,592	225	49,838
05 So. E. San Diego	866	35,540	1279	43,660	1323	54,546
06 Mid-City	1000	40,089	1332	48,442	1000	58,897
CENTRAL TOTAL	3146	\$46,066	4129	\$51,475	3583	\$67,052
10 Kearny Mesa	1146	47,308	1470	58,863	1087	70,995
11 Coastal	733	96,828	803	124,934	527	157,467
12 University	339	62,204	357	86,900	333	108,574
13 Del Mar-Mira Mesa	1094	52,724	1240	68,035	1415	87,375
14 North San Diego	413	55,881	516	73,238	479	90,857
15 Poway	1659	69,407	1000	78,751	990	91,663
17 Elliott Navajo	991	60,389	1000	77,837	950	93,819
NORTH CITY TOTAL	6375	\$63,063	6386	\$77,766	5781	\$93,972
20 Sweetwater	429	59,256	522	68,023	448	87,707
21 Chula Vista	553	42,359	667	50,174	686	66,481
22 South Bay	482	40,466	981	47,748	853	58,790
SOUTH SUBURBAN TOTAL	1464	\$46,687	2170	\$53,371	1987	\$67,965
30 Jamul	108	68,661	97	83,848	89	103,469
31 Spring Valley	685	53,014	865	64,389	704	76,217
32 Lemon Grove	279	38,448	281	45,454	261	58,264
33 La Mesa	452	50,420	488	62,308	377	75,292
34 El Cajon	1111	56,096	1144	69,815	906	85,009
35 Santee	736	41,960	919	48,709	802	61,326
36 Lakeside	507	47,100	724	57,191	617	71,115
37 Harbison-Crest	96	44,758	154	66,451	128	75,914
38 Alpine	73	71,749	108	80,053	81	101,398
39 Ramona	267	49,036	342	63,400	297	79,039
EAST SUBURBAN TOTAL	4314	\$50,292	5122	\$61,228	4262	\$74,599
40 Escondido	1179	47,030	1476	62,242	1041	76,836
41 San Marcos	335	42,789	494	56,939	369	73,471
42 San Dieguito	1308	64,114	1046	93,991	1010	117,497
43 Carlsbad	539	54,067	947	74,323	1000	97,774
44 Oceanside	741	39,544	1000	51,350	1000	55,530
46 Fallbrook	312	58,781	314	79,562	251	95,818
47 Vista	628	48,556	803	61,309	723	73,536
48 Valley Center	57	64,333	109	83,813	97	106,947
49 Pauma	5	79,840	8	91,250	9	118,777
NORTH COUNTY TOTAL	5104	\$51,913	6197	\$63,602	5500	\$65,053
TOTAL	20,403	\$53,779	24,004	\$65,814	21,113	\$80,722

Source: Society of Real Estate Appraisors

Note: This includes only those houses financed by Savings and Loan Associations (estimated at 40% of total sales).



The trend in rental costs is upward, too. Figure 10 shows ranges of rents by major statistical areas.

FIGURE 10

AVERAGE RENT: APARTMENTS  
SAN DIEGO COUNTY, 1978

Major Statistical Area	Studio	1 Bdrm.	2 Bdrm.	3 Bdrm or more
0 Central	\$ 134-166	\$ 162-175	\$ 198-253	\$ 282-331
1 North City	174-223	169-247	255-304	350- up
2 South Suburban	134-175	148-194	102-258	268-317
3 East Suburban	137-142	145-190	200-247	273-356
4 North County	154-203	178-227	226-279	313- up
5 East County		126-150	151-200	
TOTAL COUNTY:	\$ 147-182	\$ 155-197	\$ 189-257	\$ 297- up

Source: Apartment + Rental Owners Association  
of San Diego County

Note: 22,862 units surveyed-  
survey conducted by the Association in  
cooperation with its membership.

As housing costs increase, households are paying a larger percentage of their income for housing. Households are often willing to stretch their budgets and spend more than 25% of their incomes on the purchase of a house because they view it as an investment. However, renter households are not building equity. Low income renter households which spend more than 25% of their incomes on housing are sacrificing in some other area in order to afford housing.

Figure 11 illustrates the number and percent of low income households paying more than 25% of their income for rent.

FIGURE 11

LOWER INCOME FAMILIES AND PRIMARY INDIVIDUALS  
PAYING MORE THAN 25% OF INCOME FOR HOUSING COSTS  
1975

	TOTAL LOWER INCOME H.H.	HOUSEHOLDS PAYING MORE THAN 25%	
		NUMBER	PERCENT
Renters	271,993	112,586	41%
Owners	27,513	11,860	43%
TOTAL	299,506	124,446	42%

FROM: Annual Housing Survey: 1975

FROM: Special Census: 1975 - Median Income \$11,499

Lower Income 80% Median = \$9,200

### HOUSING NEEDS, 1980-85

Figure 12 shows the estimated need for new construction in order to accommodate the expected regional growth. The projected households were obtained by dividing the projected population by the expected average household size for each area. To this number 4% is added to allow for vacancies and demolitions. By subtracting the number of existing dwelling units from this number of needed dwelling units, we can get the number of units which will have to be constructed by 1985 in order to meet expected demand.

The approximately 170,000 units needed would require an annual construction rate of around 33,000 units over the next five years. For the past five years, construction averaged between 20,000 and 25,000 units per year. New units are generally more expensive than existing units. In this situation, lower income households will be hardest hit.

FIGURE 12

HOUSING NEED, CITIES & UNINCORPORATED AREAS  
SAN DIEGO COUNTY

CITIES	1985 Households	Vacancy Adjustment	4%	Needed Dwelling Units	1975 Dwelling Units	GAP
Carlsbad	15,500	620		16,120	13,281	2,839
Chula Vista	37,600	1,504		39,104	30,432	8,672
Coronado	8,700	348		9,048	8,107	941
Del Mar	2,400	96		2,496	2,324	172
El Cajon	30,300	1,212		31,512	28,837	2,675
Escondido	27,800	1,112		28,912	24,535	4,377
Imperial Beach	7,500	300		7,800	7,743	57
La Mesa	24,100	964		25,064	21,454	3,610
Lemon Grove	9,000	360		9,360	7,021	2,339
National City	13,800	552		14,352	13,961	391
Oceanside	32,600	1,304		33,904	28,411	5,493
San Diego	351,800	14,072		365,872	317,808	48,064
San Marcos	9,800	392		10,192	5,800	4,392
Vista	16,700	668		17,368	13,711	3,657
CITIES TOTAL	587,600			611,104	523,425	87,679
UNINCORPORATED AREA						
Alpine	2,456	98		2,554	1,991	563
Crest-Dehesa	2,843	114		2,957	2,225	732
Fallbrook	8,611	344		8,955	4,454	4,501
Lakeside	16,492	660		17,152	10,868	6,284
North County	22,540	902		23,442	9,225	14,217
Otay	1,027	41		1,068	437	631
Poway	11,447	458		11,905	7,458	4,447
Rainbow	1,720	69		1,789	840	949
Ramona	6,349	254		6,603	2,532	4,071
San Dieguito	26,846	1,074		27,920	15,294	12,626
Santee	23,300	932		24,232	12,314	11,918
South Bay	9,162	366		9,528	6,263	3,265
Sweetwater	5,504	220		5,724	2,139	3,585
Valle De Oro	27,797	1,112		28,909	15,490	13,419
Valley Center	3,377	135		3,512	1,628	1,884
UNINCORPORATED AREA TOTAL	169,471			176,250	93,158	83,092

Source: CPO Series IV Regional Forecasts, 1975 Special Census



## FAIR SHARE ALLOCATION FORMULA

The purpose of the Housing Allocation Formula is to allocate responsibility among all local jurisdictions in the region for meeting the identified need for lower income housing. The goal is for each jurisdiction to have a percentage of lower income households similar to the regionwide percentage.

It is the responsibility of the Comprehensive Planning Organization (CPO) to develop estimates of the need for lower income housing and an allocation formula for assigning responsibility to each jurisdiction in the region. The estimate of the number of households currently inadequately housed is based on a housing gap analysis which compares the number of low income households with the number of units for rent or for sale at prices they can afford. To this is added the expected need for new construction due to the increase in lower income households between 1980 and 1985, as adopted in the Series IVB population projections.

The allocation formula is based on the expected percentage of regional growth in household population and employment in each jurisdiction. This figure is modified to reflect the responsibility of each jurisdiction to attempt to accomodate its fair share of households in need of assistance. Figure 13 shows the allocation among cities and the unincorporated area, and within community subregional areas of the unincorporated area.

These figures represent the existing and expected need for housing for lower income households: i.e., those earning less than 80% of the median. Low-income owner-occupants have been included in the calculations and will be included in the future. In addition, over the next five years it is likely that moderate income households (i.e., those earning between 80% and 120% of the median) will increasingly be unable to afford housing due to the disparity between the rates of increased housing costs and incomes.

FIGURE 13

1980-85

HOUSING ALLOCATION FORMULA  
CITIES AND UNINCORPORATED AREA

	<u>Total 1985 Households</u>	<u>Fair Share Allocation</u>
Carlsbad	15,500	825
Chula Vista	37,600	1,308
Coronado	8,700	354
Del Mar	2,400	124
El Cajon	30,300	1,536
Escondido	27,800	1,203
Imperial Beach	7,500	119
La Mesa	24,100	984
Lemon Grove	9,000	444
National City	13,800	381
Oceanside	32,600	1,953
San Diego	351,800	16,962
San Marcos	9,800	497
Vista	16,700	896
Unincorporated	181,100	10,095
 TOTAL	 768,700	 37,681

HOUSING ALLOCATION FORMULA  
UNINCORPORATED SUBREGIONAL PLANNING AREAS

	<u>Total 1985 Households</u>	<u>Fair Share Allocation</u>	<u>Annual Housing Goal</u>
Alpine	2,456	144	7
Crest-Dehesa	2,843	226	11
Fallbrook	8,611	634	32
Lakeside	16,492	869	43
North County	24,490	1,519	76
Otay	1,027	69	3
Poway	11,447	549	27
Rainbow	1,720	95	5
Ramona	6,349	351	18
San Dieguito	26,846	1,525	76
Santee	23,300	1,046	52
South Bay	9,162	706	35
Sweetwater	5,504	321	16
Valle de Oro	27,797	1,678	84
Valley Center	3,377	180	9
Remainder	50	138	9
 TOTAL	 171,471		

SOURCE: Regional Housing Allocation Formula

SUMMARY

GOALS FOR LOW INCOME HOUSING  
UNINCORPORATED AREA

SAN DIEGO COUNTY

	Annual Target			Five Year Targets		
	Total	Elderly	Family	Total	Elderly	Family
Alpine	7	--	7	35	--	35
Crest-Dehesa	11	8	3	55	40	15
Fallbrook	32	--	32	160	--	160
Lakeside	43	30	13	215	150	65
North County	76	--	76	380	--	380
Otay	3	2	1	15	10	5
Poway	27	19	8	135	95	40
Rainbow	5	--	5	25	--	25
Ramona	18	--	18	90	--	90
San Dieguito	76	--	76	380	--	380
Santee	52	37	15	260	185	75
South Bay	35	24	11	175	120	55
Sweetwater	16	11	5	80	55	25
Valle de Oro	84	59	25	420	295	125
Valley Center	9	--	9	45	--	45
Balance	9	6	3	45	30	15
	503	196	307	2515	980	1535

39%

Derived from Fair Share Housing Allocation.



### III BACKGROUND

There are a number of constraints on the operation of the housing market, including governmental and private market factors, which make it difficult for the public or private sector to meet the demand for affordable housing. These include State and local housing laws such as:

1. Article XXXIV of the California Constitution which requires that low rent housing projects "developed, constructed or acquired in any manner" by a State agency receive voter approval through the referendum process. The County has referendum approval for 1,000 units as long as they are not publicly owned.
2. Local planning processes: The Board of Supervisors has a policy of preparing Community Plans for subareas of the unincorporated area. Community plans are prepared by locally-elected community planning groups and County staff, and are subregional implementations of the County-wide land use map. Their designations are specific for each parcel and thus development proposals must conform to community plans. There has been a tendency for community plans to reflect compromises of the major land use interest in each community, with the ultimate effect that regional goals are often not fully implemented on the local level. For example, although the goals of many of the community plans state that they favor providing a range of housing types for all economic segments of the community, the land use designations of the plans effectively prohibit development of multi-family or mobilehome housing because the densities permitted under the designations are so low.
3. Federal and State-mandated environmental protection regulations impose additional costs on new development. These costs result from the fees

charged by the County and private consultants for performing the environmental analysis and from the delays caused by the mandated public review periods.

4. Land use regulatory activities of the County contribute to increasing the cost of housing. The most concrete increase comes from the fees charged for processing the various permits necessary to develop a piece of land. In addition to the direct cost of permit fees, the County's permit processing time has increased to allow consideration of complex issues. Time spent in processing increases the ultimate cost of the development.
5. Facilities constraints are major issues to be faced affecting all development in San Diego County, not only low income housing. These include sewer capacity problems and long-term availability of water.

While it is beyond the scope of this element to address these issues in detail, it is important that their impact on housing programs be kept in mind. The Technical Support Document contains a more detailed discussion.



## INCREASING SUPPLY

Several important private sector factors which contribute to the cost of housing are land, labor, materials, and financing. The Construction Industry Federation estimates that land costs comprise 35% of the cost of housing in San Diego County.

Land prices are increasing rapidly despite the fact that the County encompasses 4,255 square miles. However, much of this area is not available or suitable for development. Fifty-three percent is publicly owned (National forests, State parks, military reservations, government offices, etc.). Other areas have environmental constraints, such as limited groundwater supply. Figure 14 shows the supply of vacant developable land in 1975. Using these data and Assessor's information, the average value per acre of residential land was developed for Figure 15. The wide variation in values lies in differences in accessibility to employment, shopping, amenities and in public perceptions of availability and quality of services.

While the relative proportion of labor costs is decreasing, the absolute cost is increasing at approximately the general rate of inflation. The level of construction labor productivity and efficiency is not increasing enough to offset this rising cost. Materials costs are also rising, and shortages contribute to delays in construction. Local government can do little to directly effect these factors, but, indirectly, it can lessen the impact of problems in this area by allowing and encouraging a wider range of housing types and construction methods. Mobilehomes and modular housing, in particular, provide a viable method of attenuating labor-materials price rises.



Figure 14

# VACANT DEVELOPABLE LAND IN SAN DIEGO COUNTY 1975

	Total Acreage	Developed RES	1975 Developed Other	Vacant Developable	Vacant Unusable
CENTRAL	51,453	23,360	14,085	4,019	9,989
01 Central San Diego	10,549	4,766	3,451	200	2,132
02 Peninsula	8,317	3,197	3,046	97	2,077
03 Coronado	5,598	945	2,538	201	1,914
04 National City	4,697	2,113	1,676	360	548
05 S.E. San Diego	12,063	6,261	1,406	2,888	1,508
06 Mid City	10,229	6,078	1,968	273	1,910
North City	182,812	26,536	13,590	65,624	77,062
10 Kearny Mesa	20,053	7,517	6,061	3,061	3,414
11 Coastal	11,716	5,565	1,311	941	3,899
12 University	8,067	1,318	1,400	2,897	3,852
13 Del Mar-Mira Mesa	29,089	2,968	1,360	16,630	8,131
14 North San Diego	31,376	1,796	900	17,597	11,083
15 Poway	35,871	2,648	512	17,337	15,374
16 Miramar	7,730	30	294	0	7,406
17 Elliot-Navajo	38,910	4,694	1,752	7,161	25,303
SOUTH SUBURBAN	66,444	10,139	6,280	36,374	13,651
20 Sweetwater	27,113	1,859	708	20,237	4,309
21 Chula Vista	9,545	5,009	2,243	1,307	986
22 South Bay	29,786	3,271	3,329	14,830	8,356
EAST SUBURBAN	368,515	34,412	8,123	102,831	223,149
30 Jamul	132,493	1,000	168	19,223	112,102
31 Spring Valley	12,007	4,293	807	4,956	1,951
32 Lemon Grove	2,837	1,921	500	357	59
33 La Mesa	6,462	4,307	1,348	373	434
34 El Cajon	16,010	7,889	2,587	3,665	1,869
35 Santee	9,644	2,434	803	3,210	3,197
36 Lakeside	48,616	4,725	858	9,988	33,045
37 Harbison-Crest	20,792	2,391	155	10,953	7,293
38 Alpine	28,412	2,005	518	9,682	16,207
39 Ramona	91,242	3,447	379	40,424	46,992
NORTH CITY	558,921	32,125	15,541	201,974	309,281
40 Escondido	76,664	6,997	4,431	31,604	33,632
41 San Marcos	18,863	1,744	921	11,478	4,720
42 San Dieguito	33,670	7,062	1,164	15,619	9,825
43 Carlsbad	25,643	2,307	1,293	16,316	5,727
44 Oceanside	28,561	4,643	2,055	17,405	4,458
45 Pendleton	134,641	400	3,508	0	130,733
46 Fallbrook	78,981	2,039	1,302	48,529	27,381
47 Vista	26,009	5,942	822	13,479	5,766
48 Valley Center	72,059	761	154	33,397	37,747
49 Pauma	63,830	230	161	14,147	49,292
EAST COUNTY	NOT AVAILABLE				
TOTAL COUNTY:	1,228,145	126,572	57,619	410,822	633,132

## Definitions:

Developed Other= Basic acreage, local serving acreage, freeway right of way

Data Source= CPO Series IV Revision B Forecast- 1975-1995.

Data Unavailable for East County.

Figure 15

## LAND COSTS-- 1977

		RESIDENTIAL LAND		
		Acres (000's)	Market Value	Value/Acre
CENTRAL		23.9	\$ 1,918,706	\$ 80,000
01	Central San Diego	4.8	488,177	100,000
02	Peninsula	3.2	411,269	128,000
03	Coronado	.9	216,061	240,000
04	National City	2.1	100,231	48,000
05	Southeast San Diego	6.8	223,810	33,000
06	Mid City	6.1	479,158	79,000
NORTH CITY		28.7	2,390,966	83,000
10	Kearny Mesa	7.7	488,236	63,000
11	Coastal	5.7	852,144	149,000
12	University	1.5	138,773	93,000
13	Del Mar/Mira Mesa	3.4	271,383	80,000
14	North San Diego	2.1	150,849	72,000
15	Poway	2.9	194,210	67,000
16	Miramar	0 0	0	0
17	Elliott-Navajo	5.4	295,371	55,000
SOUTH SUBURBAN		10.9	533,697	49,000
20	Sweetwater	2.3	105,471	46,000
21	Chula Vista	5.1	260,174	51,000
22	South Bay	3.5	168,052	48,000
EAST SUBURBAN		36.1	1,390,365	39,000
30	Jamul	1.1	39,080	34,000
31	Spring Valley	4.8	205,219	43,000
32	Lemon Grove	1.9	68,838	36,000
33	La Mesa	4.3	284,510	66,000
34	El Cajon	8.2	346,397	42,000
35	Santee	2.7	114,733	42,000
36	Lakeside	5.0	140,059	28,000
37	Harbison-Crest	2.5	35,802	14,000
38	Alpine	1.9	43,086	23,000
39	Ramona	3.7	114,641	31,000
NORTH COUNTY		35.8	1,919,431	54,000
40	Escondido	7.9	312,250	40,000
41	San Marcos	2.1	98,314	47,000
42	San Dieguito	7.6	582,826	77,000
43	Carlsbad	2.8	233,663	83,000
44	Oceanside	5.2	253,089	49,000
45	Pendleton	.4	20	50
46	Fallbrook	2.4	175,015	73,000
47	Vista	6.3	200,428	32,000
48	Valley Center	.9	51,362	57,000
49	Pauma	.2	12,484	62,000
EAST COUNTY		NOT AVAILABLE		
TOTAL COUNTY		135.4		2,231,050
		3.65		60,298.6

Development decisions depend upon the availability of financing and the going interest rates. Production tends to slow in periods of high interest, such as we are currently experiencing. Low income households are particularly hard hit by slowed production. Financing costs are much more responsive to national and inter-national monetary policies than to local conditions. State and local governments are only beginning to develop programs which address the impact of scarce money or high interest rates on housing production.

Potential funding sources are identified in the Implementation section for providing incentives to the private sector to produce affordable housing.

An important approach, referred to earlier, is more extensive use of mobilehomes and modular housing. The Board of Supervisors is giving detailed consideration to the findings of the Blue Ribbon Committee on Mobilehome Parks. This element complements certain Task Force proposals by recommending that mobilehomes and manufactured housing be treated the same as conventional housing for purposes of incentive programs and that the modular housing industry be encouraged to expand in the County. Factory-built housing is more economical to produce than "stick built" housing, and an adequate local supply would lessen the expense of transportation.

A detailed discussion of the various programs proposed to address both governmental and market constraints may be found in the Technical Support Document.



## POLICIES

### 1. ORGANIZATION

Because the laws and policies governing state and federal funding programs require a variety of flexible organizational structures in order to take full advantage of them,

It is the POLICY of the County of San Diego TO UTILIZE ALL MEANS POSSIBLE TO MAKE AVAILABLE SAFE, SANITARY AND DECENT HOUSING. THESE MEANS SHALL INCLUDE BUT ARE NOT LIMITED TO:

- (A) POWERS OF AN ADMINISTRATIVELY INDEPENDENT HOUSING AUTHORITY OF THE COUNTY OF SAN DIEGO (HACSD).
- (B) POWERS OF THE REDEVELOPMENT AUTHORITY OF THE COUNTY OF SAN DIEGO.
- (C) POWERS OF THE COUNTY OF SAN DIEGO TO EXPEND FUNDS IN SUPPORT OF LOW/MODERATE INCOME HOUSING DEVELOPMENT,
- (D) CONTRACTUAL AGREEMENTS WITH NON-PROFIT HOUSING DEVELOPMENT CORPORATIONS.
- (E) CONTRACTUAL AGREEMENTS WITH PROFIT ORIENTED HOUSING DEVELOPERS.

### 2. NON-PROFIT HOUSING DEVELOPMENT CORPORATIONS

Because the effectiveness of implementing housing policies depends on operating regulations, funding guidelines, and flexibility with minimum red tape and delays which may discourage development; and because

- (A) a non-profit corporation can issue revenue bonds to finance residential construction (revenue bonds are one of the major sources of a large housing development fund); and
- (B) a non-profit corporation could operate more flexibly and at less administrative cost to produce and encourage private sector production of affordable housing; and
- (C) representatives of the construction industry and financial institutions could be more directly involved as a part of a non-profit corporation to develop solutions to the region's housing problems:

IT IS THE POLICY OF SAN DIEGO COUNTY TO REQUEST THAT THE HOUSING AUTHORITY CONSIDER CREATION OF A NON-PROFIT HOUSING DEVELOPMENT CORPORATION WHICH COULD, TO THE EXTENT LEGALLY POSSIBLE, DEVELOP HOUSING, BUY INTO PRIVATE DEVELOPMENTS, OWN AND OPERATE LOWER INCOME HOUSING IN ORDER TO INCREASE THE SUPPLY AND DISPERSION OF AFFORDABLE HOUSING. THIS CORPORATION WILL BE ADMINISTRATIVELY SEPARATE FROM THE COUNTY. It is desired that the Board of Directors shall include two representatives of the Board of Supervisors and representatives of the construction industry, financial institutions, the public or community planning groups, and of other jurisdictions interested in utilizing this mechanism to develop affordable housing. The non-profit corporation shall work in concert with the Housing Authority to implement the County's housing policies.



### 3. ARTICLE XXXIV REFERENDUM

Because voter approval is required before publicly subsidized housing can be constructed; and because the County's currently authorized units are restricted to privately owned and operated projects which limits their use; and because the policies in this element are expected to generate projects (in the private sector and from the non-profit corporation) which will exceed the existing allocation,

it is the POLICY of the County of San Diego TO INITIATE AN ARTICLE XXXIV REFERENDUM SEEKING AUTHORIZATION FOR ADDITIONAL UNITS OF PUBLICLY SUBSIDIZED HOUSING IN THE UNINCORPORATED AREA INCLUDING THE OPTION OF PUBLIC OWNERSHIP.

### PLANNING AND LAND USE REGULATION

#### 4. COMMUNITY PLANNING

Because

- (A) the Fair Share Allocation Formula dictates that 10,095 low income units will be built in the unincorporated area in the next five years; and
- (B) the unincorporated area's responsibility to meeting the affordable housing goal is dependent upon community plans; and
- (C) Community Plans regulate the availability of residential land;

it is the POLICY of the County of San Diego THAT ATTAINMENT OF THE FAIR SHARE GOALS SHALL BE ACTIVELY PURSUED IN EACH COMMUNITY AND NO COMMUNITY WILL ABSORB AN EXCESSIVE CONCENTRATION OF LOW INCOME HOUSING UNITS RELATIVE TO THE PROGRESS OF OTHER COMMUNITIES TOWARDS ACHIEVEMENT OF THEIR FAIR SHARE GOAL. THE IDENTIFIED NEED FOR EACH COMMUNITY OR SUBREGIONAL PLANNING AREA ARE AS FOLLOWS:

	Total Units Needed
Alpine	144
Crest-Dehesa	226
Fallbrook	634
Lakeside	869
No. County Metro	1,519
Otay	69
Poway	549
Rainbow	95
Ramona	351
San Dieguito	1,525
Santee	1,046
South Bay	706
Sweetwater	221
Valle de Oro	1,678
Valley center	225
Remainder	138
	10,095

The Department of Planning and Land Use shall prepare action programs to see that these allocations are accommodated.

it is the POLICY of the County of San Diego THAT THE DEPARTMENT OF PLANNING AND LAND USE WILL REPORT TO THE BOARD OF SUPERVISORS EACH YEAR ON THE PROGRESS TOWARD MEETING THE FAIR SHARE GOALS IN EACH COMMUNITY.

## 5. LOW COST HOUSING BY MAJOR USE PERMIT

Because land is the most expensive item in the production of housing and it is difficult to find sites which are zoned at sufficient density and still low enough in price to be feasible for use for low cost housing projects, the Land Use Element currently allows construction of housing at up to sixty dwellings per acre upon approval of a major use permit as long as all of the units are made available to low income elderly households. The developers of low cost family housing face similar problems and should also have the opportunity to be considered.

it is therefore the POLICY of the County of San Diego THAT DEVELOPMENTS NOT TO EXCEED TWENTY DWELLING UNITS PER ACRE MAY BE PERMITTED IN CURRENT URBAN DEVELOPMENT AREAS BY A MAJOR USE PERMIT UNDER THE FOLLOWING POLICY GUIDELINES:

- (A) The owner of the project enters into a contractual agreement with the County or its designee to ensure that units provided under this policy will remain available to lower income and handicapped households, as certified by the San Diego County Housing Authority or its designee.
- (B) Rents for the units will be affordable to lower income households.

## 6. MASTER ENVIRONMENTAL IMPACT REPORTS

Because the County has adopted a policy of preparing Master Environmental Impact Reports (EIRs) which consider the regional impacts of development according to the plan, and because EIRs for individual projects are expensive and time consuming to prepare, and because delays in the process increase the cost of housing,

it is the POLICY of the County of San Diego THAT PROJECTS WHICH CONFORM TO THE GENERAL PLAN AND ARE LOCATED IN AREAS WITH AN ADOPTED MASTER EIR MAY USE THE MASTER EIR AS A CENTRAL SOURCE OF CURRENT INFORMATION ON POTENTIAL REGIONAL IMPACTS OF THE PROJECT .

## INCREASING SUPPLY

## 7. INCENTIVES FOR PRIVATE SECTOR DEVELOPMENT OF AFFORDABLE HOUSING

Because the Needs Assessment (Section 11 of this Element) identified a Regional Fair Share Allocation Formula designating for the unincorporated area a total of 10,095 new low and moderate income housing units needed by 1985, and because the County can achieve its affordable housing goals by encouraging builders to include low and moderate cost housing in new developments,

it is the POLICY of the County of San Diego TO INCREASE THE SUPPLY OF LOW AND MODERATE COST HOUSING BY OFFERING INCENTIVES TO PRIVATE DEVELOPERS AS SPECIFIED BELOW:

- (A) The Community Development Block Grant Fund (CDBG)

Because the CDBG fund is the major source of funding specifically earmarked for housing development, and because a better application of this fund would provide aid to developers who construct affordable housing,

it is the POLICY of the County of San Diego TO USE THOSE COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS EARMARKED FOR HOUSING DEVELOPMENT TO WRITE DOWN DEVELOPER'S COSTS IN EXCHANGE FOR RESERVING AT LEAST 15%

OF THE UNITS FOR LOW INCOME HOUSEHOLDS. FUNDS MAY BE USED TO PAY:

1. permit processing fees
2. bond expenses
3. special district fees
4. a portion of the land cost
5. park land dedication fees

(B) Surplus Land

Because the County owns very little land which could be used for low cost housing, and because the County has had a policy of selling surplus land soon after it was declared to be such, and because the County's land inventory reveals that excess parcels are generally excess right-of-way which are not suitable for housing development, and because other jurisdictions and districts occasionally have surplus property suitable for housing development which the County could purchase,

it is the POLICY of the County of San Diego TO DEVELOP A SYSTEM FOR EVALUATING ALL COUNTY LAND FOR FUTURE HOUSING DEVELOPMENT, AND TO GIVE HIGH PRIORITY TO THIS USE ON APPROPRIATE SITES.

Sites which are determined to have a potential value for lower income housing shall not be sold or put to another use without approval of the Board of Supervisors.

(C) Project Selection Criteria

Because the County will always have a limited fund which can be used to assist the private sector in the development of affordable housing and because there will be cases where several developments will be simultaneously eligible for cost write downs, and because inclusion of low and moderate cost housing in a development will depend on specific characteristics of the project and the developer's financing needs,

it is the POLICY of the County of San Diego TO SELECT PROJECTS AND SET PRIORITIES FOR POTENTIAL DEVELOPMENTS OF LOW AND MODERATE INCOME HOUSING BASED ON

1. The Regional Fair Share Allocation Formula
2. Projects that do not displace existing housing
3. Projects which provide the type of housing needed in the community (i.e., elderly, large families, handicapped)
4. Projects that avoid an undue concentration of assisted housing in any one community

(D) Private Sector Cooperation

Because the County of San Diego recognizes that the public sector can have only a minimal impact on the supply of housing and that housing needs can best be met through close cooperation between the public and private sectors

it is the POLICY of the County of San Diego TO ENCOURAGE THE PRIVATE SECTOR TO TAKE ADVANTAGE OF THE STATE AND FEDERAL HOUSING PROGRAMS AND THE COUNTY SHALL ACTIVELY DISTRIBUTE INFORMATION REGARDING SUCH PROGRAMS AND PROCESSES.



## 8. MIXED LAND USES IN COMMERCIAL ZONES

Because integrating residential and commercial development has the following benefits:

- (A) Reduces the consumption of land and construction materials to accommodate the same level of urban development thereby
  - (1) preserving open space; and
  - (2) using existing facilities capacity most effectively
- (B) Provides more space (either land or air rights) to build housing
- (C) Reduces transportation trips for shopping, work, entertainment, etc. and thereby energy consumption
- (D) Allows those so inclined to live near their work
- (E) Allows higher densities and thus a more efficient use of land; and

because the recently revised Zoning Ordinance of the County of San Diego permits such mixed uses in all commercial zones except office-professional, recreational commercial, freeway commercial, and medical center,

it is the POLICY of the County of San Diego TO ENCOURAGE PRIVATE DEVELOPERS TO USE THE MIXED USE OPTION IN THE COMMERCIAL AREAS DESIGNATED IN THE GENERAL PLAN BY PROVIDING THE FOLLOWING INCENTIVES:

- (A) Permitting reduced parking requirements where there are mixed uses. Parking requirements will be based on:
  - (1) the type of commercial tenant
  - (2) the size of commercial establishments
  - (3) the type of residential tenant (elderly, family, handicapped, etc.)
  - (4) the number of residential units
  - (5) the availability of public transit
  - (6) the floor area ratio of the residential to commercial structures
- (B) Expedite permit processing

## 9. MOBILEHOMES AND MANUFACTURED HOUSING

- (A) Defining Mobilehomes and Manufactured Housing

Because mobilehomes are a recognized source for affordable housing, having been used as permanent housing nationally since 1955, and because their performance standards are covered by federal and state laws similar to "stick-built" housing standards,

it is the POLICY of the County of San Diego TO TREAT MOBILEHOMES AND MANUFACTURED HOUSING THE SAME AS CONVENTIONAL HOUSING FOR THE PURPOSES OF THE INCENTIVE PROGRAMS SET UP IN THIS ELEMENT, so long as they comply with the conditions defined in those policies and the County Zoning Ordinance.

- (B) Modular Housing Factories

Because San Diego County does not have a modular or manufactured housing

industry, and because the cost of transporting a unit from the factory to the site may more than outweigh the advantages of buying a manufactured house, and because such an industry would provide new jobs and aid in the production of affordable housing

it is the POLICY of the County of San Diego TO PROVIDE A LAND COST WRITE DOWN OR OTHER INCENTIVE PROGRAM TO ENCOURAGE MODULAR HOUSING FACTORIES TO LOCATE WITHIN SAN DIEGO COUNTY .

#### 10. LOT DEVELOPMENT OPTION

Because the terrain of San Diego County can lead to lots on which it is not possible to build and observe the setback provisions of the Zoning Ordinance; and because preservation of open space or environmental resources as well as construction of needed housing can be furthered by allowing exceptions to these provisions; and because many of the older areas of the County contain properties which cannot be developed or rehabilitated without seeking exceptions to these provisions,

it is the POLICY of the County of San Diego TO ALLOW EXCEPTIONS TO BE GRANTED TO THE SETBACK PROVISIONS OF THE ZONING ORDINANCE WITH A DISCRETIONARY PERMIT IF ALL OF THE FOLLOWING CONDITIONS ARE MET:

- (A) Adequate landscaping or screening is provided to protect the privacy of neighboring property owners.
- (B) Placement of the building shall not obstruct the view of motorists in such a way as to pose a traffic hazard.
- (C) The height, bulk, finish, etc. of the proposed building is in keeping with that of other structures in the area and will not adversely affect the character of the neighborhood.

#### REHABILITATION

#### 11. REHABILITATION STRATEGY

Because revitalizing neighborhoods to improve all deteriorated properties in an area requires the development of a comprehensive strategy including

- (A) addressing improvements to public facilities such as water, streets, sewers, parks, drainage, etc.
- (B) a survey of the condition of the structures of the area
- (C) a survey on the demographic characteristics of the area
- (D) a discussion of the public facilities needs of the area
- (E) a mechanism for coordinating the County's investment with those of other jurisdictions
- (F) a discussion of existing plan designations and zoning of the area, and
- (G) recommendations for means of financing the rehabilitation program and any necessary improvements to public facilities,

it is the POLICY of the County of San Diego TO SUPPORT PRESERVATION



OF THE EXISTING SUPPLY OF THE LOW COST, ELDERLY AND HANDICAPPED HOUSING THROUGH A REVITALIZATION STRATEGY FOR EACH DESIGNATED REVITALIZATION AREA. SUCH STRATEGIES WILL BE DEVELOPED WITH PARTICIPATION OF THE COMMUNITY AND WILL EVALUATE THE NEED FOR VARIOUS IMPROVEMENT PROGRAMS AND ESTABLISH PRIORITIES AMONG NEEDED IMPROVEMENTS. In addition to the planning for areas with concentrations of units in need of repair, staff will investigate programs to assist low-income elderly or handicapped owners of substandard housing wherever it is located.

12. EXPAND THE USE OF FEDERAL AND STATE PROGRAMS

Because there are several federal and state programs which are designated specifically for rehabilitation purposes and because at present the County does not participate in any of these but utilizes Community Development Block Grant funds(CDBG) and because expanded use of federal and state programs designed specifically for rehabilitation would free up CDBG monies for other housing programs,

it is the POLICY of the County of San Diego TO EXPAND THE USE OF FEDERAL AND STATE PROGRAMS WHICH ARE DESIGNED FOR REHABILITATION ASSISTANCE WHERE THE FUNDS ARE AVAILABLE AND THE COUNTY CAN MEET THE MINIMUM REQUIREMENTS. In addition, better use of the block grant could be made by taking advantage of the provisions of Section 108 of the Housing and Community Development Act of 1974 which allow jurisdictions to borrow up to three times their annual grant. The money borrowed under Section 108 could be used to make rehabilitation or redevelopment loans.

13. NEIGHBORHOOD CLEAN-UP

Because older low income neighborhoods often have an accumulation of discarded items which are unsightly and may pose a health hazard but do not constitute a housing deficiency, and because these two conditions have been confused in the past, leading to unnecessary public expenditures in basically sound areas,

it is the POLICY of the County of San Diego TO CONTRACT FOR A NEIGHBORHOOD CLEAN-UP EFFORT TO REMOVE UNWANTED HOUSEHOLD ITEMS AS WELL AS PUBLIC NUISANCES BY CONTRACTING WITH LOCAL SERVICE AGENCIES TO PROVIDE THE LABOR; THE REHABILITATION PROGRAM WOULD PROVIDE THE EQUIPMENT AND MATERIAL. Such a contract could also include minor repairs (such as hanging screens, replacing steps and painting).

14. HOUSING INSPECTION PROGRAM

Because a residential inspection program which would inform property owners of deficiencies which make their property unsafe or unsanitary is necessary in order to qualify for state rehabilitation programs, and because the inspection standards can be set by the local jurisdiction in many cases, and because such inspections are also one of the most effective ways to inform property owners of the availability of rehabilitation loans to correct any deficiencies,

it is therefore the POLICY of the County of San Diego TO COMBINE THE VOLUNTARY LOAN PROGRAM WITH A RESIDENTIAL HOUSING INSPECTION PROGRAM TO INFORM HOMEOWNERS OF DEFICIENCIES IN THEIR PROPERTY, PARTICULARLY THOSE WHICH CAN BE REMEDIED THROUGH ONE OF THE REHABILITATION PROGRAMS. The inspection program will be limited to properties whose owners have expressed an interest in participating in a rehabilitation program.

15. REINVESTMENT TASK FORCE

Because the Community Reinvestment Act prohibits redlining and because local lending institutions have joined with public officials in an effort to eliminate all discriminatory practices and take affirmative action to preserve and revitalize older neighborhoods,

it is therefore the POLICY of the County of San Diego TO SUPPORT EFFORTS TO:

- (A) Eliminate redlining
- (B) Coordinate the provision of social services with the provision of rehabilitation loans and grants
- (C) Coordinate City and County rehabilitation efforts

FINANCING HOUSING

16. DESIGNATE BLOCK GRANT FUNDS FOR HOUSING PROGRAMS

Because the major source of federal funding specifically earmarked for local housing programs is the Community Development Block Grant, and because the Department of Housing and Urban Development has suggested that 50% of the grant be allocated to housing

it is the POLICY of the County of San Diego to set as a goal ONE-HALF OF THE ANNUAL COMMUNITY DEVELOPMENT BLOCK GRANT FOR HOUSING PROGRAMS.

17. ISSUE REVENUE BONDS

Because revenue bonds are one of the major sources of funds for housing developments and because a revenue bond program can issue loans at below market interest rates to developers for lower income housing development, and because there is an acute need to provide alternative spaces or housing for owners of older, low cost mobilehomes displaced by changes in land use which current mobilehome development is not meeting,

it is the POLICY of the County of San Diego TO DEVELOP A TAX EXEMPT BOND PROGRAM TO PROVIDE LOANS AT THE LOWEST INTEREST ACHIEVABLE FOR THE FINANCING OF HOUSING PROJECTS THAT SUBSTANTIALLY BENEFIT LOW INCOME HOUSEHOLDS. THIS FINANCING COULD BE MADE AVAILABLE FOR:

- A. Individual lower-income homebuyers (these loans could be made available to mobilehome owners to purchase their park as a stock cooperative or a condominium)
- B. Developers of lower-income multiple family projects (stick-built, mobilehomes, or modular units).
- C. Housing cooperatives for lower-income households.
- D. Purchase of mobilehome parks for tenants threatened with displacement either as a condominium or cooperative development, or as a rental project.

DIRECT the Department of HCD to report back to this Board with a work program for the placement of revenue bond issue for housing programs on the November 1980 ballot. The report should identify an appropriate revenue bond amount, appropriate issuing agency, whether or not an election is necessary, and the criteria necessary to regulate the lending of bond funds.



## 18. NON-PROFIT HOUSING FUND

Because financial resources are needed to implement other low and moderate income housing programs than the above mentioned loans,

it is the POLICY of the County of San Diego

- (A) TO ESTABLISH A HOUSING DEVELOPMENT FUND TO BE ADMINISTERED BY THE NON-PROFIT HOUSING DEVELOPMENT CORPORATION
- (B) TO SEEK ADDITIONAL FUNDING SOURCES FOR THE DEVELOPMENT OF HOUSING BY COUNTY AGENCIES.

## ACCESS

## 19. HANDICAPPED HOUSING

Because few units have been built to meet the special needs of the handicapped, and because architectural modifications necessary to allow handicapped persons to function as independently and safely as possible can be quite expensive,

it is the POLICY of the County of San Diego TO ALLOW DEVELOPERS OF HANDICAPPED HOUSING TO PARTICIPATE IN THE INCLUSIONARY HOUSING POLICY (I-75).

## 20. CHANGES TO FEDERAL AND STATE LAW

Because San Diego County recognizes that its ability to achieve its housing goals and policies is largely dependent upon legislation and funding from the state and federal governments,

it is the POLICY of the County of San Diego TO ACTIVELY PURSUE LEGISLATIVE PROGRAMS WHICH WILL CONTINUE EXISTING HOUSING GRANT PROGRAMS AND PROVIDE LOCAL GOVERNMENT WITH THE DISCRETION NECESSARY TO BEST SERVE LOCAL HOUSING NEEDS. Such legislative programs will include, but not be limited to the following state and federal programs:

- A. Support continued funding for the Community Development Block Grant, and to lobby for an increase in the Federal appropriation.
- B. To urge the U. S. Department of Housing and Urban Development to effect an allocation of housing subsidies which reflect needs and programs.
- C. To urge the Department of Housing and Urban Development to change their procedure for setting fair market rents to reflect the variation in regional housing markets.
- D. To urge the State Legislative and the Federal Government to add or increase the tax credit for rentals to a level equivalent to that given homeowners.
- E. Direct staff to analyze the interrelationships of various taxation policies as they affect rental housing and shall bring appropriate suggested changes to the Intergovernmental Affairs agenda for action. Suggested changes shall include but will not be limited to the following:
  - 1. The County shall advocate the establishment of a sliding scale capital gains tax to discourage speculation and rapid turnover in rental properties over the long term.

2. The County shall advocate the establishment of tax credits rather than tax deductions for major repairs and improvements on residential rental property which has already been fully depreciated under the present ownership.

DIRECT Housing and Community Development, Planning and Land Use and Office of Intergovernmental Affairs to prepare a series of legislative policies necessary to implement Housing Element Policy #20(above).

## IMPLEMENTATION

### 21. PRESERVE EXISTING SUPPLY

Because the County has a limited supply of affordable housing; and because the existing housing stock provides the majority of lower-income/low-cost housing

it is the POLICY of the County of San Diego TO SUPPORT THE PRESERVATION OF THE EXISTING SUPPLY OF AFFORDABLE HOUSING AND DISCOURAGE THE DEMOLITION OF LOW COST RENTAL HOUSING UNITS WITHOUT ASSURANCES THAT SUITABLE EQUIVALENT REPLACEMENT UNITS ARE AVAILABLE.

DIRECT the Department of Planning and Land Use to monitor the housing market and report to this Board on degree to which conversion of low income-rental units has been and continues to result in a net loss of affordable housing. Staff should also explore alternate regulatory tactics designed to avoid or minimize displacement.

### 22. PRESERVE SUBSIDIZED APARTMENTS

Because the County has several policies which provide subsidies to rental units and these programs are administered through the County Housing Authority, and because each subsidized unit involves extensive County employee time for processing, reviewing, and accepting said units, and because each subsidized unit involves cooperation of landlords and tenants, including location of said unit, contractual agreements and deposit payments, and because loss of these subsidized units due to condominium conversions would create a hardship on low-income households in general and would negate the efforts of other policies as stated in this Element,

it is the POLICY of the County of San Diego TO PROHIBIT CONVERSION OF SUBSIDIZED APARTMENTS TO CONDOMINIUMS.

### 23. INCENTIVE PROGRAM PRIORITIES

Because adoption of this Element will provide an Incentive program for developers of low and moderate income housing, and because funding for such incentive programs is limited and it may be necessary to choose among development proposals, and because providing cost-effective units for low income households is a goal of the County,

it is the POLICY of the County of San Diego TO GIVE HIGHEST PRIORITY IN INCENTIVE PROGRAMS TO UNITS FOR LOW INCOME HOUSEHOLDS WHICH ARE THE MOST COST-EFFECTIVE. STAFF SHALL PROVIDE THE PLANNING COMMISSION WITH AN EVALUATION OF THE COST-EFFECTIVENESS OF EACH SUBSIDIZED PROJECT AT THE TIME OF THE COMMISSIONS' REVIEW OF THE PERMIT. Staff will prepare guidelines for the conduct of this review.



## 24. DISPLACEMENT PROTECTION

Because the existing housing stock provides the majority of low income housing, and because owners of older housing often elect to demolish the units and replace them with newer units or another use resulting in displacement of lower income households,

it is the POLICY of the County of San Diego TO STUDY THE FEASIBILITY OF REQUIRING THE REPLACEMENT OF UNITS WHICH ARE DEMOLISHED WITH EQUIVALENT AFFORDABLE HOUSING.

## OTHER COUNTY PROGRAMS AND POLICIES

### 25. INCLUSIONARY HOUSING POLICY (1-70)

This policy was adopted by the Board of Supervisors on July 3, 1979. Its purpose is to regulate land use in a way that encourages and increases housing opportunities for low and moderate income households. Under the policy, density bonuses, as provided in the General Plan, will be permitted for projects in Current Urban Development Areas. A 20% density bonus is available if a developer designates 15% of the units for lower income households. The bonus is based on the assumption that the effective yield of the project can be increased twenty percent.

### 26. POLICY 3.6 OF THE LAND USE ELEMENT - HIGH DENSITY SENIOR CITIZEN HOUSING

The intent of this policy is to amend the zoning ordinance to authorize a major use permit allowing a density of not more than sixty dwelling units per acre in areas permitted by the General Plan for the construction of housing for low and moderate income elderly households. Rents for units constructed shall be affordable to low and moderate income households as defined by the County Housing Authority. Maximum units shall be defined in a contractual agreement between the developer and the Housing Authority.

### 27. RESIDENTIAL REHABILITATION LOAN PROGRAM

The purpose of this program is to: 1) ensure that lower income families have access to resources needed to maintain and improve their homes, 2) extend the useful life of existing residential units, thereby maintaining and supplementing the amount and variety of the County's total housing stock, and 3) stimulate neighborhood revitalization in specified communities in the County. The program is 100% financed through the Community Development Block Grant Fund. The projected loans as stated in the implementation section are based on continued funding from the Block Grant, or other funding sources, and continued staff support. Households may be eligible for more than one loan which would indicate less households assisted than loans issued.

### 28. SECTION 8 AND RENT STUDY PROGRAM

This program is designed to permit the integration of subsidized households and higher income households by providing rental assistance to low income persons and families to enable them to rent existing housing. Under the program a family pays no more than 25% of their income for rent; HUD pays the rest. Rents are determined by HUD for each local market area and are based on local market conditions and vary according to the number of bedrooms and type. Eligible families are determined by family size and their income in relation to the median income. The program is administered by the County Housing Authority.

## 29. CONDOMINIUM CONVERSION ORDINANCE

The ordinance was adopted to ensure uniform application of the conditions and standards to be met for the conversion of an existing residential development to a condominium. For a project to convert the following standards must be met: 1) the development conforms to current zoning requirements, 2) all structures on the site conform to current State and County laws and regulations for new building construction, 3) each living unit is provided with an individual gas and/or electric metering system, and 4) trash storage area shall be enclosed with a solid masonry wall or solid wooden fence.



POLICY	IMPLEMENTING AGENCIES		ONE YEAR TARGET	INTERIM TARGET(S)	FIVE YEAR TARGET	FUNDING SOURCE
	LEAD	SUPPORT				
ORGANIZATION						
1. USE ALL AVAILABLE ADMINISTRATIVE TOOLS	B/S	H&CD	Report from H&CD on necessary actions	Establish agencies →		CDBG, Revenue sharing General Fund
2. ESTABLISH A NON-PROFIT HOUSING DEVELOPMENT CORPORATION	H&CD	County Counsel DPLU	Feasibility study completed.	Assuming go ahead, contracts signed. Planning work underway.	500 low income units produced	1st year: CDBG and/or revenue sharing Subsequent years: Revenue bond issues: CDBG
3. ARTICLE XXXIV REFERENDUM FOR AN ADDITIONAL 1,000 UNITS	B/S	County Counsel H&CD	Election June 3, 1980 Alternate Nov. 4, 1980 (Resolutions to Registrar's office 74 days in advance of election.)			General Fund
PLANNING AND LAND USE REGULATION						
4. COMMUNITY PLANNING - FAIR SHARE, ANNUAL REPORT	DPLU		Develop guidelines for bringing community plans into conformity with Housing Element requirements. Work with community planning groups to designate areas for multifamily use, infilling, conversion, mixed use development, etc.	18 mos: No planning barriers to construction of low income housing. All plan and zoning changes completed.  3rd Year: 40% of 5 year fair share allocation per CPA completed or project committed.	Fair Share allocation met for this planning period.  Housing needs reassessed, next 5 year target set.  ↓	General Fund
	DPLU	H&CD	Annual Report Revision of Allocation as Appropriate →		→	
5. LOW COST HOUSING BY MAJOR USE PERMIT	DPLU	H&CD	Zoning Ordinance changed 100 units in process		400 units	Private development funds CDBG-associated writedowns Permit fees

POLICY	IMPLEMENTING AGENCIES		ONE YEAR TARGET	INTERIM TARGET(S)	FIVE YEAR TARGET	FUNDING SOURCE
	LEAD	SUPPORT				
6. MASTER ENVIRONMENTAL IMPACT REPORTS	DPLU		Policy Implemented	Master EIRs kept current with formation of CPAs, SPAs		General Fund, Fees
7. INCREASING SUPPLY INCENTIVES FOR PRIVATE SECTOR DEVELOPMENT OF AFFORDABLE HOUSING (A) CDBG WRITEDOWNS  (B) SURPLUS LAND EVALUATION  (C) PROJECT SELECTION PRIORITIES & SELECTION	H&CD  Real Property H&CD  DPLU H&CD	DPLU	Implementation procedures completed 75 units - Ramona site  System developed and operational Potential sites identified for B/S consideration.	   100 units on presently identified sites (Spring Valley Caltrans)  At least 40% of 5 year targets built or committed at 3rd year	500 low income units  → Housing begun on potential sites  Fair Share allocation met for each community Priorities revised for next 5 years based on population forecasts and needs assessments.	CDBG  General Fund  General Fund CDBG
8. MIXED LAND USES IN COMMERCIAL ZONES	DPLU	H&CD	100 units		500 units	Private development funds
9. MOBILEHOMES AND MANUFACTURED HOUSING (A) TREATED AS CONVENTIONAL HOUSING FOR THE PURPOSES OF INCENTIVE PROGRAMS	DPLU	H&CD	One large park with 50% of units for low income elderly & small family		1000 units	Private development funds CDBG writedowns Permit fees

POLICY	IMPLEMENTING AGENCIES		ONE YEAR TARGET	INTERIM TARGET(S)	FIVE YEAR TARGET	FUNDING SOURCE
	LEAD	SUPPORT				
(B) INCENTIVES TO MODULAR HOUSING FACTORIES	H&CD	City of San Diego		One new factory located in County		CDBG Non-Housing funds EDA Grant
10. LOT DEVELOPMENT OPTION	DPLU		20 units moderate income		100 units moderate income	Permit fees Private development funds
REHABILITATION						
11. REHABILITATION STRATEGY	DPLU H&CD		1/2 plans completed	18 months; revitalization plans completed, priorities established		CDBG
12. EXPAND THE USE OF NON-CDBG FEDERAL AND STATE PROGRAMS	H&CD		Applications for funding submitted	Funding flow established, CDBG used only for administrative costs of rehab. program	1000 units brought up to code	Sec 8 subst rehab Sec 221(d)(3) multi-family Sec 312, Marks-Foran CHFA, HOHI SB966
13. NEIGHBORHOOD CLEAN-UP	H&CD	DPH	Contract in place	All health and safety hazards removed		CETA Training Funds Revenue Sharing
14. HOUSING INSPECTION PROGRAM	H&CD	DPLU DPH	Inspection standards set and staff hired. Inspection on units in rehab. program in process	Expand to new applicants for rehab funds		Sec 312 CDBG-Administrative Costs
15. REINVESTMENT TASK FORCE	H&CD	DPW DHS DMH DPH Etc. City of San Diego	Designated policies implemented in two target areas: 1) Montgomery 2) City Heights		Programs in place in all identified rehab areas in City and County	(1) Private lending institutions (2) Social Service Agency funding (3) CDBG



POLICY	IMPLEMENTING AGENCIES		ONE YEAR TARGET	INTERIM TARGET(S)	FIVE YEAR TARGET	FUNDING SOURCE
	LEAD	SUPPORT				
FINANCING HOUSING						
16. DESIGNATE 1/2 BLOCK GRANT FUNDS FOR HOUSING PROGRAMS	H&CD		DONE →			CDBG
17. ISSUE REVENUE BONDS	H&CD	Housing Corp. DPLU County Counsel	Issue Bonds for \$25-\$100 million	Funds available for construction	500 units constructed	Revenue Bonds
18. NON-PROFIT HOUSING FUND	Housing Corp. H&CD		Funds appropriated in 1980-81 budget; \$100,000 initially set aside			CDBG
ACCESS						
19. HANDICAPPED HOUSING	DPLU	Social Service agencies serving these special populations	Standards developed for handicapped housing Needs assessment completed		Estimate 250 units	General Fund Permit Fees
20. CHANGES TO FEDERAL AND STATE LAW	OIA	H&CD DPLU	Continue effort until goal achieved →			General Fund
21. PRESERVE EXISTING SUPPLY	DPLU H&CD		Ongoing program will produce no new units →			None. Integrate into existing programs



POLICY	IMPLEMENTING AGENCIES		ONE YEAR TARGET	INTERIM TARGET(S)	FIVE YEAR TARGET	FUNDING SOURCE
	LEAD	SUPPORT				
22. PRESERVE SUBSIDIZED APARTMENTS	DPLU	H&CD	Ongoing program will produce no new units	→	→	General Fund
23. INCENTIVE PROGRAM PRIORITIES	DPLU H&CD		Ongoing program will produce no new units	→	→	General Fund
24. DISPLACEMENT PROTECTION	DPLU H&CD		Will produce no new units, only replace existing ones	→	→	General Fund
<u>OTHER COUNTY PROGRAMS</u>						
25. INCLUSIONARY HOUSING POLICY	H&CD DPLU		75 Units		500 Units	Private Development Funds
26. POLICY 3.6 OF THE LAND USE ELEMENT - HIGH DENSITY SENIOR CITIZEN HOUSING	H&CD DPLU		300 Units		1,500 Units	Private Development Funds
27. RESIDENTIAL REHABILITATION LOAN PROGRAM	H&CD		200 Loans		1,000 Loans	
28. SECTION 8 RENT SUBSIDY PROGRAM	H&CD		200 - 250 Families Assisted		200 - 250/yr.	
29. CONDOMINIUM CONVERSION ORDINANCE	DPLU					

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